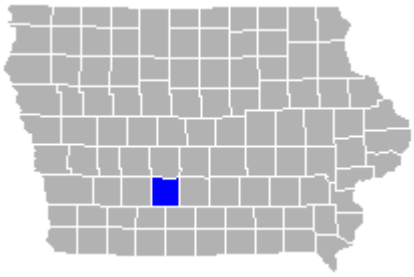
# FLOOD INSURANCE STUDY

## FEDERAL EMERGENCY MANAGEMENT AGENCY

**VOLUME 1 OF 1**



# MADISON COUNTY, IOWA

**AND INCORPORATED AREAS**

| COMMUNITY NAME | NUMBER |
|---|---|
| CITY OF EARLHAM | 190570 |
| CITY OF EAST PERU | 190450 |
| CITY OF MACKSBURG[1] | 190941 |
| MADISON COUNTY (Unincorporated Areas) | 190887 |
| CITY OF PATTERSON | 190451 |
| CITY OF ST. CHARLES | 190802 |
| CITY OF TRURO | 190817 |
| CITY OF WINTERSET | 190944 |

[1]No Special Flood Hazard Areas Identified

FEMA

## PRELIMINARY

**May 18, 2015**

FLOOD INSURANCE STUDY NUMBER
19121CV000A
Version Number 2.3.3.0

# TABLE OF CONTENTS

**Volume 1**


| | | Page |
|---|---|---|
| **SECTION 1.0 – INTRODUCTION** | | **1** |
| 1.1 | The National Flood Insurance Program | 1 |
| 1.2 | Purpose of this Flood Insurance Study Report | 2 |
| 1.3 | Jurisdictions Included in the Flood Insurance Study Project | 2 |
| 1.4 | Considerations for using this Flood Insurance Study Report | 5 |
| **SECTION 2.0 – FLOODPLAIN MANAGEMENT APPLICATIONS** | | **15** |
| 2.1 | Floodplain Boundaries | 15 |
| 2.2 | Floodways | 15 |
| 2.3 | Base Flood Elevations | 18 |
| 2.4 | Non-Encroachment Zones | 18 |
| 2.5 | Coastal Flood Hazard Areas | 18 |
| 2.5.1 | Water Elevations and the Effects of Waves | 18 |
| 2.5.2 | Floodplain Boundaries and BFEs for Coastal Areas | 19 |
| 2.5.3 | Coastal High Hazard Areas | 19 |
| 2.5.4 | Limit of Moderate Wave Action | 19 |
| **SECTION 3.0 – INSURANCE APPLICATIONS** | | **19** |
| 3.1 | National Flood Insurance Program Insurance Zones | 19 |
| 3.2 | Coastal Barrier Resources System | 19 |
| **SECTION 4.0 – AREA STUDIED** | | **20** |
| 4.1 | Basin Description | 20 |
| 4.2 | Principal Flood Problems | 20 |
| 4.3 | Non-Levee Flood Protection Measures | 21 |
| 4.4 | Levees | 21 |
| **SECTION 5.0 – ENGINEERING METHODS** | | **22** |
| 5.1 | Hydrologic Analyses | 22 |
| 5.2 | Hydraulic Analyses | 23 |
| 5.3 | Coastal Analyses | 26 |
| 5.3.1 | Total Stillwater Elevations | 26 |
| 5.3.2 | Waves | 26 |
| 5.3.3 | Coastal Erosion | 26 |
| 5.3.4 | Wave Hazard Analyses | 26 |
| 5.4 | Alluvial Fan Analyses | 26 |
| **SECTION 6.0 – MAPPING METHODS** | | **27** |
| 6.1 | Vertical and Horizontal Control | 27 |
| 6.2 | Base Map | 27 |
| 6.3 | Floodplain and Floodway Delineation | 28 |
| 6.4 | Coastal Flood Hazard Mapping | 29 |

6.5 FIRM Revisions 29
6.5.1 Letters of Map Amendment 29
6.5.2 Letters of Map Revision Based on Fill 30
6.5.3 Letters of Map Revision 30
6.5.4 Physical Map Revisions 30
6.5.5 Contracted Restudies 31
6.5.6 Community Map History 31

**SECTION 7.0 – CONTRACTED STUDIES AND COMMUNITY COORDINATION 33**
7.1 Contracted Studies 33
7.2 Community Meetings 33

**SECTION 8.0 – ADDITIONAL INFORMATION 35**

**SECTION 9.0 – BIBLIOGRAPHY AND REFERENCES 37**

Figures

Figure 1: FIRM Panel Index 7
Figure 2: FIRM Notes to Users 9
Figure 3: Map Legend for FIRM 11
Figure 4: Floodway Schematic 16
Figure 5: Wave Runup Transect Schematic 19
Figure 6: Coastal Transect Schematic 19
Figure 7: Frequency Discharge-Drainage Area Curves 23
Figure 8: 1% Annual Chance Total Stillwater Elevations for Coastal Areas 26
Figure 9: Transect Location Map 26

Tables

Table 1: Listing of NFIP Jurisdictions 3
Table 2: Flooding Sources Included in this FIS Report 17
Table 3: Flood Zone Designations by Community 19
Table 4: Coastal Barrier Resources System Information 20
Table 5: Basin Characteristics 20
Table 6: Principal Flood Problems 20
Table 7: Historic Flooding Elevations 21
Table 8: Non-Levee Flood Protection Measures 21
Table 9: Levees 22
Table 10: Summary of Discharges 23
Table 11: Summary of Non-Coastal Stillwater Elevations 23
Table 12: Stream Gage Information used to Determine Discharges 23
Table 13: Summary of Hydrologic and Hydraulic Analyses 24
Table 14: Roughness Coefficients 26
Table 15: Summary of Coastal Analyses 26
Table 16: Tide Gage Analysis Specifics 26
Table 17: Coastal Transect Parameters 26
Table 18: Summary of Alluvial Fan Analyses 26
Table 19: Results of Alluvial Fan Analyses 26

Table 20: Countywide Vertical Datum Conversion 27
Table 21: Stream-by-Stream Vertical Datum Conversion 27
Table 22: Base Map Sources 28
Table 23: Summary of Topographic Elevation Data used in Mapping 29
Table 24: Floodway Data 29
Table 25: Flood Hazard and Non-Encroachment Data for Selected Streams 29
Table 26: Summary of Coastal Transect Mapping Considerations 29
Table 27: Incorporated Letters of Map Change 30
Table 28: Community Map History 32
Table 29: Summary of Contracted Studies Included in this FIS Report 33
Table 30: Community Meetings 34
Table 31: Map Repositories 35
Table 32: Additional Information 36
Table 33: Bibliography and References 38

**Volume 1**

Exhibits

Flood Profiles

[Not Applicable to this Flood Risk Project]

**Published Separately**

Flood Insurance Rate Map (FIRM)

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**FLOOD INSURANCE STUDY REPORT**
**MADISON COUNTY, IOWA**

# SECTION 1.0 – INTRODUCTION

## 1.1 The National Flood Insurance Program

The National Flood Insurance Program (NFIP) is a voluntary Federal program that enables property owners in participating communities to purchase insurance protection against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

For decades, the national response to flood disasters was generally limited to constructing flood-control works such as dams, levees, sea-walls, and the like, and providing disaster relief to flood victims. This approach did not reduce losses nor did it discourage unwise development. In some instances, it may have actually encouraged additional development. To compound the problem, the public generally could not buy flood coverage from insurance companies, and building techniques to reduce flood damage were often overlooked.

In the face of mounting flood losses and escalating costs of disaster relief to the general taxpayers, the U.S. Congress created the NFIP. The intent was to reduce future flood damage through community floodplain management ordinances, and provide protection for property owners against potential losses through an insurance mechanism that requires a premium to be paid for the protection.

The U.S. Congress established the NFIP on August 1, 1968, with the passage of the National Flood Insurance Act of 1968. The NFIP was broadened and modified with the passage of the Flood Disaster Protection Act of 1973 and other legislative measures. It was further modified by the National Flood Insurance Reform Act of 1994 and the Flood Insurance Reform Act of 2004. The NFIP is administered by the Federal Emergency Management Agency (FEMA), which is a component of the Department of Homeland Security (DHS).

Participation in the NFIP is based on an agreement between local communities and the Federal Government. If a community adopts and enforces floodplain management regulations to reduce future flood risks to new construction and substantially improved structures in Special Flood Hazard Areas (SFHAs), the Federal Government will make flood insurance available within the community as a financial protection against flood losses. The community's floodplain management regulations must meet or exceed criteria established in accordance with Title 44 Code of Federal Regulations (CFR) Part 60.3, *Criteria for land Management and Use*.

SFHAs are delineated on the community's Flood Insurance Rate Maps (FIRM). Under the NFIP, buildings that were built before the flood hazard was identified on the community's FIRMs are generally referred to as "Pre-FIRM" buildings. When the NFIP was created, the U.S. Congress recognized that insurance for Pre-FIRM buildings would be prohibitively expensive if the premiums were not subsidized by the Federal Government. Congress also recognized that most of these floodprone buildings were built by individuals who did not have sufficient knowledge of the flood hazard to make informed decisions. The NFIP requires that full actuarial rates reflecting the complete flood risk be charged on all buildings constructed or substantially improved on or after

the effective date of the initial FIRM for the community or after December 31, 1974, whichever is later. These buildings are generally referred to as “Post-FIRM” buildings.

## 1.2 Purpose of this Flood Insurance Study Report

This Flood Insurance Study (FIS) report revises and updates information on the existence and severity of flood hazards for the study area. The studies described in this report developed flood hazard data that will be used to establish actuarial flood insurance rates and to assist communities in efforts to implement sound floodplain management.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive than the minimum Federal requirements. Contact your State NFIP Coordinator to ensure that any higher State standards are included in the community’s regulations.

## 1.3 Jurisdictions Included in the Flood Insurance Study Project

This FIS Report covers the entire geographic area of Madison County, IA.

The jurisdictions that are included in this project area, along with the Community Identification Number (CID) for each community and the 8-digit Hydrologic Unit Codes (HUC-8) sub-basins affecting each, are shown in Table 1. The Flood Insurance Rate Map (FIRM) panel numbers that affect each community are listed. If the flood hazard data for the community is not included in this FIS Report, the location of that data is identified.

The location of flood hazard data for participating communities in multiple jurisdictions is also indicated in the table.

Jurisdictions that have no identified SFHAs as of the effective date of this study are indicated in the table. Changed conditions in these communities (such as urbanization or annexation) or the availability of new scientific or technical data about flood hazards could make it necessary to determine SFHAs in these jurisdictions in the future.

**Table 1: Listing of NFIP Jurisdictions**

| Community | CID | HUC-8 Sub-Basin(s) | Located on FIRM Panel(s) | If Not Included, Location of Flood Hazard Data |
|---|---|---|---|---|
| City of Bevington | 190273 | 07100008 | 19121C0300D | Warren County FIS Report 10/16/2014 |
| City of Earlham | 190570 | 07100007, 07100008 | 19121C0025D, 19121C0050D, 19121C0125D, 19121C0150D | |
| City of East Peru | 190450 | 07100008 | 19121C0352D, 19121C0356D | |
| City of Macksburg[1] | 190941 | 07100008, 10280102 | 19121C0325D | |
| Madison County, Unincorporated Areas | 190887 | 07100006, 07100007, 07100008, 10280102 | 19121C0025D, 19121C0050D, 19121C0075D, 19121C0100D, 19121C0125D, 19121C0150D, 19121C0175D, 19121C0200D, 19121C0225D, 19121C0231D, 19121C0232D, 19121C0233D, 19121C0234D, 19121C0250D, 19121C0251D, 19121C0253D, 19121C0255D, | |

| Community | CID | HUC-8 Sub-Basin(s) | Located on FIRM Panel(s) | If Not Included, Location of Flood Hazard Data |
|---|---|---|---|---|
| | | | 19121C0257D,<br>19121C0260D,<br>19121C0275D,<br>19121C0300D,<br>19121C0325D,<br>19121C0350D,<br>19121C0352D,<br>19121C0356D,<br>19121C0375D,<br>19121C0400D | |
| City of Patterson | 190451 | 07100008 | 19121C0257D,<br>19121C0260D | |
| City of St. Charles | 190802 | 07100008 | 19121C0300D | |
| City of Truro | 190817 | 07100008 | 19121C0400D | |
| City of Winterset | 190944 | 07100008 | 19121C0150D,<br>19121C0175D,<br>19121C0231D,<br>19121C0232D,<br>19121C0233D,<br>19121C0234D,<br>19121C0251D,<br>19121C0253D | |

[1]No Special Flood Hazard Areas Identified

## 1.4 Considerations for using this Flood Insurance Study Report

The NFIP encourages State and local governments to implement sound floodplain management programs. To assist in this endeavor, each FIS Report provides floodplain data, which may include a combination of the following: 10-, 4-, 2-, 1-, and 0.2-percent annual chance flood elevations (the 1% annual chance flood elevation is also referred to as the Base Flood Elevation (BFE)); delineations of the 1% annual chance and 0.2% annual chance floodplains; and 1% annual chance floodway. This information is presented on the FIRM and/or in many components of the FIS Report, including Flood Profiles, Floodway Data tables, Summary of Non-Coastal Stillwater Elevations tables, and Coastal Transect Parameters tables (not all components may be provided for a specific FIS).

This section presents important considerations for using the information contained in this FIS Report and the FIRM, including changes in format and content. Figures 1, 2, and 3 present information that applies to using the FIRM with the FIS Report.

- Part or all of this FIS Report may be revised and republished at any time. In addition, part of this FIS Report may be revised by a Letter of Map Revision (LOMR), which does not involve republication or redistribution of the FIS Report. Refer to Section 6.5 of this FIS Report for information about the process to revise the FIS Report and/or FIRM.

  It is, therefore, the responsibility of the user to consult with community officials by contacting the community repository to obtain the most current FIS Report components. Communities participating in the NFIP have established repositories of flood hazard data for floodplain management and flood insurance purposes. Community map repository addresses are provided in Table 31, "Map Repositories," within this FIS Report.

- New FIS Reports are frequently developed for multiple communities, such as entire counties. A countywide FIS Report incorporates previous FIS Reports for individual communities and the unincorporated area of the county (if not jurisdictional) into a single document and supersedes those documents for the purposes of the NFIP.

  The initial Countywide FIS Report for Madison County became effective on 10/6/2010. Refer to Table 28 for information about subsequent revisions to the FIRMs.

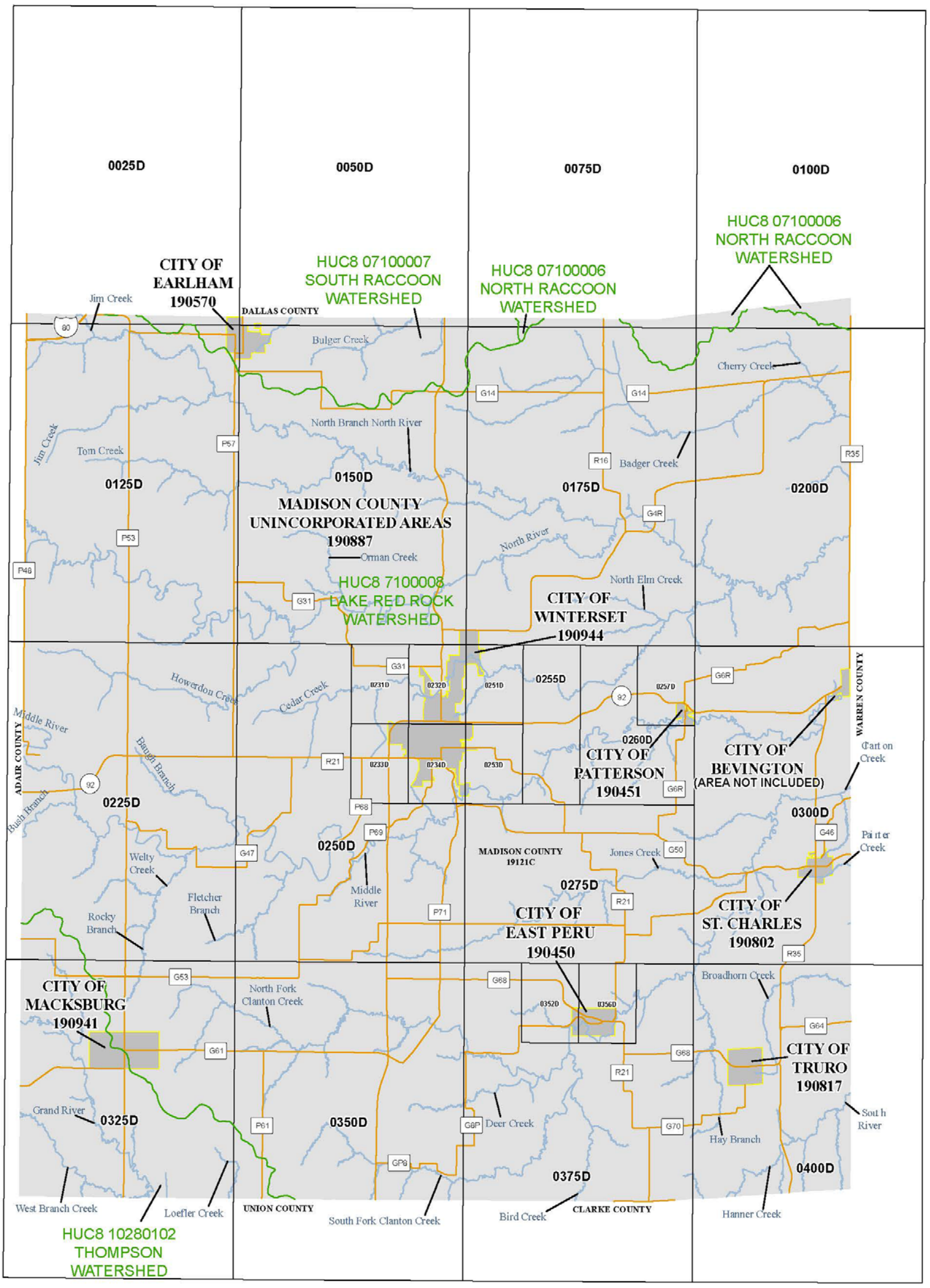
- The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Visit the FEMA Web site at http://www.fema.gov or contact your appropriate FEMA Regional Office for more information about this program.

- FEMA has developed a *Guide to Flood Maps* (FEMA 258) and online tutorials to assist users in accessing the information contained on the FIRM. These include how to read panels and step-by-step instructions to obtain specific information. To obtain this guide and other assistance in using the FIRM, visit the FEMA Web site at http://www.fema.gov.

Figure 1 serves as a guide to the panels for the community's at the time that this Index was printed. Since the geographic coverage of a FIRM may be quite large, the area is divided into sections called panels. The index is provided to indicate what areas on shown on each FIRM.

Because this Index may not be distributed to unaffected communities in subsequent revisions, users may determine the current map date for each FIRM panel by visiting the FEMA Map Service Center (MSC) website at http://msc.fema.gov, or by calling the FEMA Map Information eXchange (FMIX) at 1-877-336-2627

**Figure 1: FIRM Panel Index**




1 in = 3 miles

Miles 0 0.5 1 2 3 4

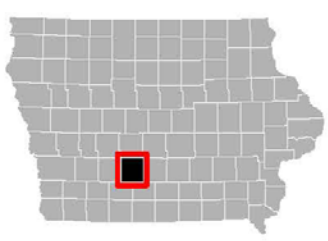
Map Projection:
State Plane Iowa South (FIPS Zone 1402) Coordinate System, Lambert Conformal Conic Projection; North American Datum 1983, GRS 1980 spheroid; North American Vertical Datum of 1988

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT

HTTP://MSC.FEMA.GOV

SEE FLOOD INSURANCE STUDY FOR ADDITIONAL INFORMATION

COUNTY LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE RATE MAP INDEX

MADISON COUNTY, IOWA and Incorporated Areas

PANELS PRINTED:
0025, 0050, 0075, 0100, 0125, 0150, 0175, 0200, 0225, 0231, 0232, 0233, 0234, 0250, 0251, 0253, 0255, 0257, 0260, 0275, 0300, 0325, 0350, 0352, 0356, 0375, 0400

PRELIMINARY
MAY 18, 2015

FEMA

MAP NUMBER
19121CIND0B

MAP REVISED

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Figure 2 and Figure 3 notes provide additional information to clarify zone designations or special notes on the use of the FIRM.

**Figure 2: FIRM Notes to Users**

**NOTES TO USERS**

For information and questions about this map, available products associated with this FIRM including historic versions of this FIRM, how to order products, or the National Flood Insurance Program in general, please call the FEMA Map Information eXchange at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA Map Service Center website at http://msc.fema.gov. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website. Users may determine the current map date for each FIRM panel by visiting the FEMA Map Service Center website or by calling the FEMA Map Information eXchange.

Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM Index. These may be ordered directly from the Map Service Center at the number listed above.

For community and countywide map dates, refer to Table 28 in this FIS Report.

To determine if flood insurance is available in the community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

**PRELIMINARY FIS REPORT: FEMA maintains information about map features, such as street locations and names, in or near designated flood hazard areas. Requests to revise information in or near designated flood hazard areas may be provided to FEMA during the community review period, at the final Consultation Coordination Officer's meeting, or during the statutory 90-day appeal period. Approved requests for changes will be shown on the final printed FIRM.**

The map is for use in administering the NFIP. It may not identify all areas subject to flooding, particularly from local drainage sources of small size. Consult the community map repository to find updated or additional flood hazard information.

BASE FLOOD ELEVATIONS: For more detailed information in areas where Base Flood Elevations (BFEs) and/or floodways have been determined, consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables within this FIS Report. Use the flood elevation data within the FIS Report in conjunction with the FIRM for construction and/or floodplain management.

FLOODWAY INFORMATION: Boundaries of the floodways were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the FIS Report for this jurisdiction.

FLOOD CONTROL STRUCTURE INFORMATION: Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 4.3 "Non-Levee Flood Protection Measures" of this FIS Report for information on flood control structures for this jurisdiction.

PROJECTION INFORMATION: The projection used in the preparation of the map was State Plane Iowa South (FIPS Zone 1402). The horizontal datum was NAD83 GRS1980 Spheroid.

**Figure 2. FIRM Notes to Users**

Differences in datum, spheroid, projection or State Plane zones used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of the FIRM.

ELEVATION DATUM: Flood elevations on the FIRM are referenced to the North American Vertical Datum of 1988 (NAVD 88)**.** These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988 (NAVD 88)**,** visit the National Geodetic Survey website at http://www.ngs.noaa.gov/ or contact the National Geodetic Survey at the following address:

*NGS Information Services*
*NOAA, N/NGS12*
*National Geodetic Survey*
*SSMC-3, #9202*
*1315 East-West Highway*
*Silver Spring, Maryland 20910-3282*
*(301) 713-3242*

BASE MAP INFORMATION: Base map information shown on the FIRM was provided by Iowa Geological and Water Survey, Department of Natural Resources (DNR). For information about base maps, refer to Section 6.2 “Base Map” in this FIS Report.

Corporate limits shown on the map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after the map was published, map users should contact appropriate community officials to verify current corporate limit locations.

## NOTES FOR FIRM INDEX

REVISIONS TO INDEX: As new studies are performed and FIRM panels are updated within Madison County, Io, corresponding revisions to the FIRM Index will be incorporated within the FIS Report to reflect the effective dates of those panels. Please refer to Table 28 of this FIS Report to determine the most recent FIRM revision date for each community. The most recent FIRM panel effective date will correspond to the most recent index date.

## SPECIAL NOTES FOR SPECIFIC FIRM PANELS

This Notes to Users section was created specifically for Madison County, Iowa, effective (*DATE*).

FLOOD RISK REPORT: A Flood Risk Report (FRR) may be available for many of the flooding sources and communities referenced in this FIS Report. The FRR is provided to increase public awareness of flood risk by helping communities identify the areas within their jurisdictions that have the greatest risks. Although non-regulatory, the information provided within the FRR can assist communities in assessing and evaluating mitigation opportunities to reduce these risks. It can also be used by communities developing or updating flood risk mitigation plans. These plans allow communities to identify and evaluate opportunities to reduce potential loss of life and property. However, the FRR is not intended to be the final authoritative source of all flood risk data for a project area; rather, it should be used with other data sources to paint a comprehensive picture of flood risk.

**Figure 3: Map Legend for FIRM**

**SPECIAL FLOOD HAZARD AREAS:** *The 1% annual chance flood, also known as the base flood or 100-year flood, has a 1% chance of happening or being exceeded each year. Special Flood Hazard Areas are subject to flooding by the 1% annual chance flood. The Base Flood Elevation is the water surface elevation of the 1% annual chance flood. The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights. See note for specific types. If the floodway is too narrow to be shown, a note is shown.*

| | |
|---|---|
| | Special Flood Hazard Areas subject to inundation by the 1% annual chance flood (Zones A, AE, AH, AO, AR, A99, V and VE) |
| Zone A | The flood insurance rate zone that corresponds to the 1% annual chance floodplains. No base (1% annual chance) flood elevations (BFEs) or depths are shown within this zone. |
| Zone AE | The flood insurance rate zone that corresponds to the 1% annual chance floodplains. Base flood elevations derived from the hydraulic analyses are shown within this zone, either at cross section locations or as static whole-foot elevations that apply throughout the zone. |
| Zone AH | The flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot BFEs derived from the hydraulic analyses are shown at selected intervals within this zone. |
| Zone AO | The flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot depths derived from the hydraulic analyses are shown within this zone. |
| Zone AR | The flood insurance rate zone that corresponds to areas that were formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood. |
| Zone A99 | The flood insurance rate zone that corresponds to areas of the 1% annual chance floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No base flood elevations or flood depths are shown within this zone. |
| Zone V | The flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Base flood elevations are not shown within this zone. |
| Zone VE | Zone VE is the flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Base flood elevations derived from the coastal analyses are shown within this zone as static whole-foot elevations that apply throughout the zone. |
| | Regulatory Floodway determined in Zone AE. |

**Figure 3: Map Legend for FIRM**

| | |
|---|---|
| **OTHER AREAS OF FLOOD HAZARD** | |
| | Shaded Zone X: Areas of 0.2% annual chance flood hazards and areas of 1% annual chance flood hazards with average depths of less than 1 foot or with drainage areas less than 1 square mile. |
| | Future Conditions 1% Annual Chance Flood Hazard – Zone X: The flood insurance rate zone that corresponds to the 1% annual chance floodplains that are determined based on future-conditions hydrology. No base flood elevations or flood depths are shown within this zone. |
| | Area with Reduced Flood Risk due to Levee: Areas where an accredited levee, dike, or other flood control structure has reduced the flood risk from the 1% annual chance flood. |
| **OTHER AREAS** | |
| | Zone D (Areas of Undetermined Flood Hazard): The flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible |
| NO SCREEN | Unshaded Zone X: Areas determined to be outside the 0.2% annual chance flood hazard |
| **FLOOD HAZARD AND OTHER BOUNDARY LINES** | |
| (ortho) (vector) | Flood Zone Boundary (white line on ortho-photography-based mapping; gray line on vector-based mapping) |
| | Limit of Study |
| | Jurisdiction Boundary |
| | Limit of Moderate Wave Action (LiMWA): Indicates the inland limit of the area affected by waves greater than 1.5 feet |
| **GENERAL STRUCTURES** | |
| *Aqueduct*<br>*Channel*<br>*Culvert*<br>*Storm Sewer* | Channel, Culvert, Aqueduct, or Storm Sewer |
| *Dam*<br>*Jetty*<br>*Weir* | Dam, Jetty, Weir |
| | Levee, Dike, or Floodwall accredited or provisionally accredited to reduce the flood risk from the 1% annual chance flood. |
| | Levee, Dike or Floodwall not accredited to reduce the flood risk from the 1% annual chance flood. |
| *Bridge* | Bridge |

**Figure 3: Map Legend for FIRM**

| | |
|---|---|
| **COASTAL BARRIER RESOURCES SYSTEM (CBRS) AND OTHERWISE PROTECTED AREAS (OPA):** *CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.* | |
| **CBRS AREA 09/30/2009** | Coastal Barrier Resources System Area: Labels are shown to clarify where this area shares a boundary with an incorporated area or overlaps with the floodway. |
| **OTHERWISE PROTECTED AREA 09/30/2009** | Otherwise Protected Area |
| **REFERENCE MARKERS** | |
| 22.0 | River mile Markers |
| **CROSS SECTION & TRANSECT INFORMATION** | |
| B 20.2 | Lettered Cross Section with Regulatory Water Surface Elevation (BFE) |
| 5280 21.1 | Numbered Cross Section with Regulatory Water Surface Elevation (BFE) |
| 17.5 | Unlettered Cross Section with Regulatory Water Surface Elevation (BFE) |
| 8 - - - - - - | Coastal Transect |
| | Profile Baseline: Indicates the modeled flow path of a stream and is shown on FIRM panels for all valid studies with profiles or otherwise established base flood elevation. |
| | Coastal Transect Baseline: Used in the coastal flood hazard model to represent the 0.0-foot elevation contour and the starting point for the transect and the measuring point for the coastal mapping. |
| 513 | Base Flood Elevation Line (shown for flooding sources for which no cross sections or profile are available) |
| **ZONE AE (EL 16)** | Static Base Flood Elevation value (shown under zone label) |
| **ZONE AO (DEPTH 2)** | Zone designation with Depth |
| **ZONE AO (DEPTH 2) (VEL 15 FPS)** | Zone designation with Depth and Velocity |

**Figure 3: Map Legend for FIRM**

| **BASE MAP FEATURES** | |
|---|---|
| *Missouri Creek* | River, Stream or Other Hydrographic Feature |
| 234 | Interstate Highway |
| 234 | U.S. Highway |
| 234 | State Highway |
| 234 | County Highway |
| MAPLE LANE | Street, Road, Avenue Name, or Private Drive if shown on Flood Profile |
| *RAILROAD* | Railroad |
| | Horizontal Reference Grid Line |
| | Horizontal Reference Grid Ticks |
| + | Secondary Grid Crosshairs |
| Land Grant | Name of Land Grant |
| 7 | Section Number |
| R. 43 W. T. 22 N. | Range, Township Number |
| **$^{42}76^{000m}$E** | Horizontal Reference Grid Coordinates (UTM) |
| **365000 FT** | Horizontal Reference Grid Coordinates (State Plane) |
| **80° 16’ 52.5”** | Corner Coordinates (Latitude, Longitude) |

## SECTION 2.0 – FLOODPLAIN MANAGEMENT APPLICATIONS

### 2.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1% annual chance (100-year) flood has been adopted by FEMA as the base flood for floodplain management purposes. The 0.2% annual chance (500-year) flood is employed to indicate additional areas of flood hazard in the community.

Each flooding source included in the project scope has been studied and mapped using professional engineering and mapping methodologies that were agreed upon by FEMA and Madison County as appropriate to the risk level. Flood risk is evaluated based on factors such as known flood hazards and projected impact on the built environment. Engineering analyses were performed for each studied flooding source to calculate its 1% annual chance flood elevations; elevations corresponding to other floods (e.g. 10-, 4-, 2-, 0.2-percent annual chance, etc.) may have also been computed for certain flooding sources. Engineering models and methods are described in detail in Section 5.0 of this FIS Report. The modeled elevations at cross sections were used to delineate the floodplain boundaries on the FIRM; between cross sections, the boundaries were interpolated using elevation data from various sources. More information on specific mapping methods is provided in Section 6.0 of this FIS Report.

Depending on the accuracy of available topographic data (Table 23), study methodologies employed (Section 5.0), and flood risk, certain flooding sources may be mapped to show both the 1% and 0.2% annual chance floodplain boundaries, regulatory water surface elevations (BFEs), and/or a regulatory floodway. Similarly, other flooding sources may be mapped to show only the 1% annual chance floodplain boundary on the FIRM, without published water surface elevations. In cases where the 1% and 0.2% annual chance floodplain boundaries are close together, only the 1% annual chance floodplain boundary is shown on the FIRM. Figure 3, “Map Legend for FIRM”, describes the flood zones that are used on the FIRMs to account for the varying levels of flood risk that exist along flooding sources within the project area. Table 2 and Table 3 indicate the flood zone designations for each flooding source and each community within Madison County, Io, respectively.

Table 2, “Flooding Sources Included in this FIS Report,” lists each flooding source, including its study limits, affected communities, mapped zone on the FIRM, and the completion date of its engineering analysis from which the flood elevations on the FIRM and in the FIS Report were derived. Descriptions and dates for the latest hydrologic and hydraulic analyses of the flooding sources are shown in Table 13. Floodplain boundaries for these flooding sources are shown on the FIRM (published separately) using the symbology described in Figure 3. On the map, the 1% annual chance floodplain corresponds to the SFHAs. The 0.2% annual chance floodplain shows areas that, although out of the regulatory floodplain, are still subject to flood hazards.

Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data. The procedures to remove these areas from the SFHA are described in Section 6.5 of this FIS Report.

### 2.2 Floodways

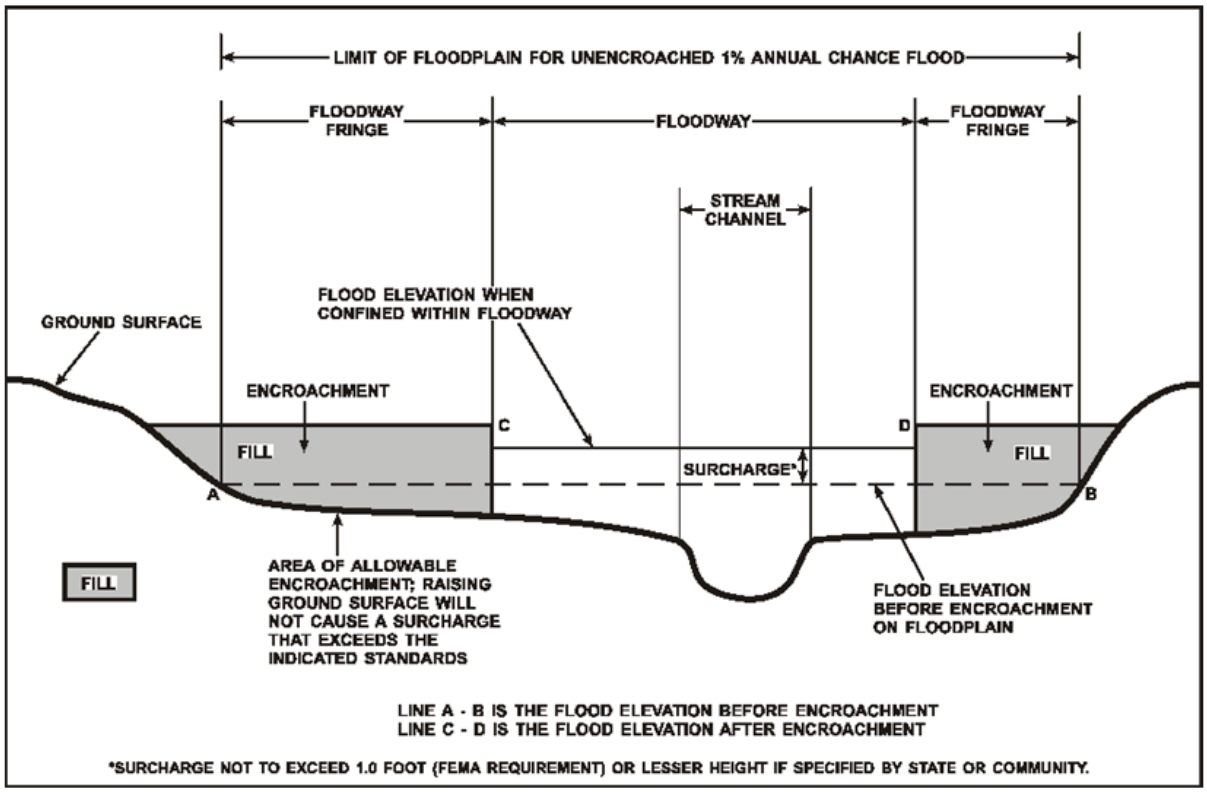
Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of floodplain management involves balancing the economic gain

from floodplain development against the resulting increase in flood hazard.

For purposes of the NFIP, a floodway is used as a tool to assist local communities in balancing floodplain development against increasing flood hazard. With this approach, the area of the 1% annual chance floodplain on a river is divided into a floodway and a floodway fringe based on hydraulic modeling. The floodway is the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment in order to carry the 1% annual chance flood. The floodway fringe is the area between the floodway and the 1% annual chance floodplain boundaries where encroachment is permitted. The floodway must be wide enough so that the floodway fringe could be completely obstructed without increasing the water surface elevation of the 1% annual chance flood more than 1 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 4.

To participate in the NFIP, Federal regulations require communities to limit increases caused by encroachment to 1.0 foot, provided that hazardous velocities are not produced. Regulations for Io require communities in Madison County to limit increases caused by encroachment to 1.0 foot and several communities have adopted additional restrictions. The floodways in this project are presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway projects.

**Figure 4: Floodway Schematic**




There are no floodways calculated for this FIS Report.

**Table 2: Flooding Sources Included in this FIS Report**

| Flooding Source | Community | Downstream Limit | Upstream Limit | HUC-8 Sub-Basin(s) | Length (mi) (streams or coastlines) | Area ($mi^2$) (estuaries or ponding) | Floodway (Y/N) | Zone shown on FIRM | Date of Analysis |
|---|---|---|---|---|---|---|---|---|---|
| Flooding sources within Lake Red Rock Watershed | Madison County, City of Earlham, City of East Peru, City of Patterson, City of St. Charles, City of Truro, City of Winterset | Madison County portion of Lake Red Rock Watershed | Madison County portion of Lake Red Rock Watershed | 07100008 | 505 | | N | A | 02/04/2014 |
| Flooding sources within North Raccoon Watershed | Madison County | Madison County portion of North Raccoon Watershed | Madison County portion of North Raccoon Watershed | 07100006 | 0.7 | | N | A | 02/04/2014 |
| Flooding sources within South Raccoon Watershed | Madison County, City of Earlham | Madison County portion of South Raccoon Watershed | Madison County portion of South Raccoon Watershed | 07100007 | 10.8 | | N | A | 02/04/2014 |
| Flooding sources within Thompson Watershed | Madison County | Madison County portion of Thompson Watershed | Madison County portion of Thompson Watershed | 10280102 | 29.6 | | N | A | 02/04/2014 |

## 2.3 Base Flood Elevations

The hydraulic characteristics of flooding sources were analyzed to provide estimates of the elevations of floods of the selected recurrence intervals. The Base Flood Elevation (BFE) is the elevation of the 1% annual chance flood. These BFEs are most commonly rounded to the whole foot, as shown on the FIRM, but in certain circumstances or locations they may be rounded to 0.1 foot. Cross section lines shown on the FIRM may also be labeled with the BFE rounded to 0.1 foot. Whole-foot BFEs derived from engineering analyses that apply to coastal areas, areas of ponding, or other static areas with little elevation change may also be shown at selected intervals on the FIRM.

Cross sections with BFEs shown on the FIRM correspond to the cross sections shown in the Floodway Data table and Flood Profiles in this FIS Report. BFEs are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS Report in conjunction with the data shown on the FIRM.

There are no base flood elevations calculated for this FIS Project.

## 2.4 Non-Encroachment Zones

Some States and communities use non-encroachment zones to manage floodplain development. For flooding sources with medium flood risk, field surveys are often not collected and surveyed bridge and culvert geometry is not developed. Standard hydrologic and hydraulic analyses are still performed to determine BFEs in these areas. However, floodways are not typically determined, since specific channel profiles are not developed. To assist communities with managing floodplain development in these areas, a “non-encroachment zone” may be provided. While not a FEMA designated floodway, the non-encroachment zone represents that area around the stream that should be reserved to convey the 1% annual chance flood event. As with a floodway, all surcharges must fall within the acceptable range in the non-encroachment zone.

General setbacks can be used in areas of lower risk (e.g. unnumbered Zone A), but these are not considered sufficient where unnumbered Zone A is replaced by Zone AE. The NFIP requires communities to ensure that any development in a non-encroachment area causes no increase in BFEs. Communities must generally prohibit development within the area defined by the non-encroachment width to meet the NFIP requirement.

Non-encroachment determinations may be delineated where it is not possible to delineate floodways because specific channel profiles with bridge and culvert geometry were not developed. Any non-encroachment determinations for this FIS project have been tabulated for selected cross sections and are shown in Table 25, “Flood Hazard and Non-Encroachment Data for Selected Streams.” Areas for which non-encroachment zones are provided show BFEs and the 1% annual chance floodplain boundaries mapped as zone AE on the FIRM but no floodways.

## 2.5 Coastal Flood Hazard Areas

This section is not applicable to this FIS Project

### 2.5.1 Water Elevations and the Effects of Waves

This section is not applicable to this FIS Project

**Figure 5: Wave Runup Transect Schematic**
[Not Applicable to this FIS Project]

### 2.5.2 Floodplain Boundaries and BFEs for Coastal Areas

This section is not applicable to this FIS Project

### 2.5.3 Coastal High Hazard Areas

This section is not applicable to this FIS Project

**Figure 6: Coastal Transect Schematic**
[Not Applicable to this FIS Project]

### 2.5.4 Limit of Moderate Wave Action

This section is not applicable to this FIS Project

## SECTION 3.0 – INSURANCE APPLICATIONS

### 3.1 National Flood Insurance Program Insurance Zones

For flood insurance applications, the FIRM designates flood insurance rate zones as described in Figure 3, "Map Legend for FIRM." Flood insurance zone designations are assigned to flooding sources based on the results of the hydraulic or coastal analyses. Insurance agents use the zones shown on the FIRM and depths and base flood elevations in this FIS Report in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

The 1% annual chance floodplain boundary corresponds to the boundary of the areas of special flood hazards (e.g., Zones A, AE, V, VE, etc.), and the 0.2% annual chance floodplain boundary corresponds to the boundary of areas of additional flood hazards.

Table 3 lists the flood insurance zones in the unincorporated and incorporated areas of Madison County.

**Table 3: Flood Zone Designations by Community**

| Community | Flood Zone(s) |
|---|---|
| City of Bevington | A,X |
| City of Earlham | A,X |
| City of East Peru | A,X |
| City of Macksburg | X |
| Madison County | A,X |
| City of Patterson | A,X |
| City of St. Charles | A,X |
| City of Truro | A,X |
| City of Winterset | A,X |

### 3.2 Coastal Barrier Resources System

This section is not applicable to this FIS Project.

**Table 4: Coastal Barrier Resources System Information**
[Not Applicable to this FIS Project]

## SECTION 4.0 – AREA STUDIED

### 4.1 Basin Description

Table 5 contains a description of the characteristics of the HUC-8 sub-basins within which each community falls. The table includes the main flooding sources within each basin, a brief description of the basin, and its drainage area.

**Table 5: Basin Characteristics**

| HUC-8 Sub-Basin Name | HUC-8 Sub-Basin Number | Primary Flooding Source | Description of Affected Area | Drainage Area (square miles) |
|---|---|---|---|---|
| Lake Red Rock | 07100008 | Middle River | Largest watershed within Madison County, encompassing just over 90 percent of the county which drains to the Des Moines River Basin | 513 |
| North Raccoon | 07100006 | North Raccoon River | Small portions of the watershed fall in the northeast section of Madison County, which drains to the Des Moines River Basin | 4 |
| South Raccoon | 07100007 | South Raccoon River | A small portion of the watershed falls in the north section of Madison County, which drains to the Des Moines River Basin | 16 |
| Thompson | 10280102 | Thompson River | A small portion of the watershed falls in the southwest section of Madison County, which drains to the Grand River Basin | 29 |

### 4.2 Principal Flood Problems

Table 6 contains a description of the principal flood problems that have been noted for Madison County by flooding source.

**Table 6: Principal Flood Problems**

| Flooding Source | Description of Flood Problems |
|---|---|
| Various | History of flooding within the county indicates that flooding can occur during any season of the year. Most major floods have occurred from March to October and are usually the result of heavy thunderstorm activity. Major flood damages in the floodplain can be grouped into three broad categories: damage to agricultural crops, damage to roads and highway bridges, and damage to railroad fills and bridges. |
| North River | Major flows occurred on the North River in June 1947 and June 1990. The 1947 flood is the largest flood of record and is estimated to be greater than the 0.2-percent-annual-chance-flood. The 1990 flood has been estimated to be greater than the 1-percent-annual-chance-flood. |

Table 7 contains information about historic flood elevations in the communities within Madison County.

**Table 7: Historic Flooding Elevations**
[Not Applicable to this FIS Project]

## 4.3 Non-Levee Flood Protection Measures

Table 8 contains information about non-levee flood protection measures within Madison County such as dams, jetties, and or dikes. Levees are addressed in Section 4.4 of this FIS Report.

**Table 8: Non-Levee Flood Protection Measures**
[Not Applicable to this FIS Project]

## 4.4 Levees

For purposes of the NFIP, FEMA only recognizes levee systems that meet, and continue to meet, minimum design, operation, and maintenance standards that are consistent with comprehensive floodplain management criteria. The Code of Federal Regulations, Title 44, Section 65.10 (44 CFR 65.10) describes the information needed for FEMA to determine if a levee system reduces the risk from the 1% annual chance flood. This information must be supplied to FEMA by the community or other party when a flood risk study or restudy is conducted, when FIRMs are revised, or upon FEMA request. FEMA reviews the information for the purpose of establishing the appropriate FIRM flood zone.

Levee systems that are determined to reduce the risk from the 1% annual chance flood are accredited by FEMA. FEMA can also grant provisional accreditation to a levee system that was previously accredited on an effective FIRM and for which FEMA is awaiting data and/or documentation to demonstrate compliance with Section 65.10. These levee systems are referred to as Provisionally Accredited Levees, or PALs. Provisional accreditation provides communities and levee owners with a specified timeframe to obtain the necessary data to confirm the levee's certification status. Accredited levee systems and PALs are shown on the FIRM using the symbology shown in Figure 3 and in Table 9. If the required information for a PAL is not submitted within the required timeframe, or if information indicates that a levee system not longer meets Section 65.10, FEMA will de-accredit the levee system and issue an effective FIRM showing the levee-impacted area as a SFHA.

FEMA coordinates its programs with USACE, who may inspect, maintain, and repair levee systems. The USACE has authority under Public Law 84-99 to supplement local efforts to repair flood control projects that are damaged by floods. Like FEMA, the USACE provides a program to allow public sponsors or operators to address levee system maintenance deficiencies. Failure to do so within the required timeframe results in the levee system being placed in an inactive status in the USACE Rehabilitation and Inspection Program. Levee systems in an inactive status are ineligible for rehabilitation assistance under Public Law 84-99.

FEMA coordinated with the USACE, the local communities, and other organizations to compile a list of levees that exist within Madison County. Table 9, "Levees," lists all accredited levees, PALs, and de-accredited levees shown on the FIRM for this FIS Report. Other categories of levees may also be included in the table. The Levee ID shown in this table may not match numbers based on other identification systems that were listed in previous FIS Reports. Levees

identified as PALs in the table are labeled on the FIRM to indicate their provisional status.

Please note that the information presented in Table 9 is subject to change at any time. For that reason, the latest information regarding any USACE structure presented in the table should be obtained by contacting USACE and accessing the USACE national levee database. For levees owned and/or operated by someone other than the USACE, contact the local community shown in Table 31.

**Table 9: Levees**
[Not Applicable to this FIS Project]

## SECTION 5.0 – ENGINEERING METHODS

For the flooding sources in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude that are expected to be equaled or exceeded at least once on the average during any 10-, 25-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for floodplain management and for flood insurance rates. These events, commonly termed the 10-, 25-, 50-, 100-, and 500-year floods, have a 10-, 4-, 2-, 1-, and 0.2% annual chance, respectively, of being equaled or exceeded during any year.

Although the recurrence interval represents the long-term, average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood that equals or exceeds the 100-year flood (1-percent chance of annual exceedance) during the term of a 30-year mortgage is approximately 26 percent (about 3 in 10); for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

The engineering analyses described here incorporate the results of previously issued Letters of Map Change (LOMCs) listed in Table 27, “Incorporated Letters of Map Change”, which include Letters of Map Revision (LOMRs). For more information about LOMRs, refer to Section 6.5, “FIRM Revisions.”

### 5.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak elevation-frequency relationships for floods of the selected recurrence intervals for each flooding source studied. Hydrologic analyses are typically performed at the watershed level. Depending on factors such as watershed size and shape, land use and urbanization, and natural or man-made storage, various models or methodologies may be applied. A summary of the hydrologic methods applied to develop the discharges used in the hydraulic analyses for each stream is provided in Table 13. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation.

A summary of the discharges is provided in Table 10. Frequency Discharge-Drainage Area Curves used to develop the hydrologic models may also be shown in Figure 7 for selected flooding sources. A summary of stillwater elevations developed for non-coastal flooding sources is provided in Table 11. (Coastal stillwater elevations are discussed in Section 5.3 and shown in Table 17.) Stream gage information is provided in Table 12.

**Table 10: Summary of Discharges**
[Not Applicable to this FIS Project]

**Figure 7: Frequency Discharge-Drainage Area Curves**
[Not Applicable to this FIS Project]

**Table 11: Summary of Non-Coastal Stillwater Elevations**
[Not Applicable to this FIS Project]

**Table 12: Stream Gage Information used to Determine Discharges**
[Not Applicable to this FIS Project]

## 5.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the sources studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals. Base flood elevations on the FIRM represent the elevations shown on the Flood Profiles and in the Floodway Data tables in the FIS Report. Rounded whole-foot elevations may be shown on the FIRM in coastal areas, areas of ponding, and other areas with static base flood elevations. These whole-foot elevations may not exactly reflect the elevations derived from the hydraulic analyses. Flood elevations shown on the FIRM are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS Report in conjunction with the data shown on the FIRM. The hydraulic analyses for this FIS were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

For streams for which hydraulic analyses were based on cross sections, locations of selected cross sections are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 6.3), selected cross sections are also listed on Table 24, “Floodway Data.”

A summary of the methods used in hydraulic analyses performed for this project is provided in Table 13. Roughness coefficients are provided in Table 14. Roughness coefficients are values representing the frictional resistance water experiences when passing overland or through a channel. They are used in the calculations to determine water surface elevations. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation.

**Table 13: Summary of Hydrologic and Hydraulic Analyses**

| Flooding Source | Study Limits | | Hydrologic Model or Method Used | Hydraulic Model or Method Used | Date Analyses Completed | Flood Zone on FIRM | Special Considerations |
|---|---|---|---|---|---|---|---|
| | Downstream Limit | Upstream Limit | | | | | |
| Flooding sources within Lake Red Rock Watershed | Madison County portion of Lake Red Rock Watershed | Madison County portion of Lake Red Rock Watershed | PEAK FQ | HEC RAS 4.1.1 | 02/04/2014 | A | For streams studied by approximate methods, the peak flood discharges were computed for the 10-, 2-, 1- and 0.2-percent-annual-chance storm events using hydrologic analyses recommended by the Iowa Department of Natural Resources (IDNR) and the Iowa Department of Transportation. This hydrologic analysis method includes use of gage information and USGS regression equations. For additional information on the hydrologic analyses please refer to the Technical Support Data Notebook on the MIP |
| Flooding sources within North Raccoon Watershed | Madison County portion of North Raccoon Watershed | Madison County portion of North Raccoon Watershed | PEAK FQ | HEC RAS 4.1.1 | 02/04/2014 | A | For streams studied by approximate methods, the peak flood discharges were computed for the 10-, 2-, 1- and 0.2-percent-annual-chance storm events using hydrologic analyses recommended by the Iowa Department of Natural Resources (IDNR) and the Iowa Department of Transportation. This hydrologic analysis method includes use of gage information and USGS regression equations. For additional information on the hydrologic analyses please refer to the Technical Support Data Notebook on the MIP |

| Flooding Source | Study Limits | | Hydrologic Model or Method Used | Hydraulic Model or Method Used | Date Analyses Completed | Flood Zone on FIRM | Special Considerations |
|---|---|---|---|---|---|---|---|
| | Downstream Limit | Upstream Limit | | | | | |
| Flooding sources within South Raccoon Watershed | Madison County portion of South Raccoon Watershed | Madison County portion of South Raccoon Watershed | PEAK FQ | HEC RAS 4.1.1 | 02/04/2014 | A | For streams studied by approximate methods, the peak flood discharges were computed for the 10-, 2-, 1- and 0.2-percent-annual-chance storm events using hydrologic analyses recommended by the Iowa Department of Natural Resources (IDNR) and the Iowa Department of Transportation. This hydrologic analysis method includes use of gage information and USGS regression equations. For additional information on the hydrologic analyses please refer to the Technical Support Data Notebook on the MIP |
| Flooding sources within Thompson Watershed | Madison County portion of Thompson Watershed | Madison County portion of Thompson Watershed | PEAK FQ | HEC RAS 4.1.1 | 02/04/2014 | A | For streams studied by approximate methods, the peak flood discharges were computed for the 10-, 2-, 1- and 0.2-percent-annual-chance storm events using hydrologic analyses recommended by the Iowa Department of Natural Resources (IDNR) and the Iowa Department of Transportation. This hydrologic analysis method includes use of gage information and USGS regression equations. For additional information on the hydrologic analyses please refer to the Technical Support Data Notebook on the MIP |

**Table 14: Roughness Coefficients**
[Not Applicable to this FIS Project]

## 5.3 Coastal Analyses

This section is not applicable to this FIS Project

**Table 15: Summary of Coastal Analyses**
[Not Applicable to this FIS Project]

### 5.3.1 Total Stillwater Elevations

This section is not applicable to this FIS Project

**Figure 8: 1% Annual Chance Total Stillwater Elevations for Coastal Areas**
[Not Applicable to this FIS Project]

**Table 16: Tide Gage Analysis Specifics**
[Not Applicable to this FIS Project]

### 5.3.2 Waves

This section is not applicable to this FIS Project

### 5.3.3 Coastal Erosion

This section is not applicable to this FIS Project

### 5.3.4 Wave Hazard Analyses

This section is not applicable to this FIS Project

**Table 17: Coastal Transect Parameters**
[Not Applicable to this FIS Project]

**Figure 9: Transect Location Map**
[Not Applicable to this FIS Project]

## 5.4 Alluvial Fan Analyses

This section is not applicable to this FIS Project

**Table 18: Summary of Alluvial Fan Analyses**
[Not Applicable to this FIS Project]

**Table 19: Results of Alluvial Fan Analyses**
[Not Applicable to this FIS Project]

## SECTION 6.0 – MAPPING METHODS

### 6.1 Vertical and Horizontal Control

All FIS Reports and FIRMs are referenced to a specific vertical datum. The vertical datum provides a starting point against which flood, ground, and structure elevations can be referenced and compared. Until recently, the standard vertical datum used for newly created or revised FIS Reports and FIRMs was the National Geodetic Vertical Datum of 1929 (NGVD29). With the completion of the North American Vertical Datum of 1988 (NAVD88), many FIS Reports and FIRMs are now prepared using NAVD88 as the referenced vertical datum.

Flood elevations shown in this FIS Report and on the FIRMs are referenced to North American Vertical Datum of 1988 (NAVD 88). These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between NGVD29 and NAVD88 or other datum conversion, visit the National Geodetic Survey website at www.ngs.noaa.gov, or contact the National Geodetic Survey at the following address:

NGS Information Services
NOAA, N/NGS12
National Geodetic Survey
SSMC-3, #9202
1315 East-West Highway
Silver Spring, Maryland 20910-3282
(301) 713-3242

Temporary vertical monuments are often established during the preparation of a flood hazard analysis for the purpose of establishing local vertical control. Although these monuments are not shown on the FIRM, they may be found in the archived project documentation associated with the FIS Report and the FIRMs for this community. Interested individuals may contact FEMA to access these data.

To obtain current elevation, description, and/or location information for benchmarks in the area, please contact information services Branch of the NGS at (301) 713-3242, or visit their website at www.ngs.noaa.gov.

The datum conversion locations and values that were calculated for Madison County are provided in Table 20.

**Table 20: Countywide Vertical Datum Conversion**
[Not Applicable to this FIS Project]

**Table 21: Stream-by-Stream Vertical Datum Conversion**
[Not Applicable to this FIS Project]

### 6.2 Base Map

The FIRMs and FIS Report for this project have been produced in a digital format. The flood hazard information was converted to a Geographic Information System (GIS) format that meets FEMA's FIRM database specifications and geographic information standards. This information is provided in a digital format so that it can be incorporated into a local GIS and be accessed more easily by the community. The FIRM Database includes most of the tabular information contained in the FIS Report in such a way that the data can be associated with pertinent spatial features. For

example, the information contained in the Floodway Data table and Flood Profiles can be linked to the cross sections that are shown on the FIRMs. Additional information about the FIRM Database and its contents can be found in FEMA's *Guidelines and Standards for Mapping Partners*, Appendix L.

Base map information shown on the FIRM was derived from the sources described in Table 22.

**Table 22: Base Map Sources**

| Data Type | Data Provider | Data Date | Data Scale | Data Description |
|---|---|---|---|---|
| Digital Orthophoto | Iowa Department of Natural Resources | 2009 | 1: 400 | Base Imagery |
| Political boundaries | US Census 2010 | 2010-2014 | 1:12,000 | Municipal and county boundary |
| Transportation Features | US Census 2010 TIGER files | 2010 | 1:12,000 | Roads and railroad line data |
| Surface Water Features | Iowa Department of Natural Resources | 2010 | 1:12,000 | Streams, rivers, and lakes data |
| Public Land Survey System (PLSS) | Iowa Department of Natural Resources | 1998 | 1:12,000 | PLSS data were digitized from USGS quadrangles |

## 6.3 Floodplain and Floodway Delineation

The FIRM shows tints, screens, and symbols to indicate floodplains and floodways as well as the locations of selected cross sections used in the hydraulic analyses and floodway computations.

For riverine flooding sources, the mapped floodplain boundaries shown on the FIRM have been delineated using the flood elevations determined at each cross section; between cross sections, the boundaries were interpolated using the topographic elevation data described in Table 23. In cases where the 1% and 0.2% annual chance floodplain boundaries are close together, only the 1% annual chance floodplain boundary has been shown. Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

The floodway widths presented in this FIS Report and on the FIRM were computed for certain stream segments on the basis of equal conveyance reduction from each side of the floodplain. Floodway widths were computed at cross sections. Between cross sections, the floodway boundaries were interpolated. Table 2 indicates the flooding sources for which floodways have been determined. The results of the floodway computations for those flooding sources have been tabulated for selected cross sections and are shown in Table 24, "Floodway Data."

**Table 23: Summary of Topographic Elevation Data used in Mapping**

| Community | Flooding Source | Source for Topographic Elevation Data | | | | | |
|---|---|---|---|---|---|---|---|
| | | Description | Scale | Contour Interval | $RMSE_z$ | $Accuracy_z$ | Citation |
| Madison County | All Sources | Light Detection and Ranging data (LiDAR) | N/A | N/A | | 18.5cm (bare earth)<br>37cm (dense vegetation) | Iowa Department of Natural Resources Iowa Statewide 1 M LiDAR Collection |

BFEs shown at cross sections on the FIRM represent the 1% annual chance water surface elevations shown on the Flood Profiles and in the Floodway Data tables in the FIS Report.

**Table 24: Floodway Data**
[Not Applicable to this FIS Project]

**Table 25: Flood Hazard and Non-Encroachment Data for Selected Streams**
[Not Applicable to this FIS Project]

## 6.4 Coastal Flood Hazard Mapping

This section is not applicable to this FIS Project

**Table 26: Summary of Coastal Transect Mapping Considerations**
[Not Applicable to this FIS Project]

## 6.5 FIRM Revisions

This FIS Report and the FIRM are based on the most up-to-date information available to FEMA at the time of its publication; however, flood hazard conditions change over time. Communities or private parties may request flood map revisions at any time. Certain types of requests require submission of supporting data. FEMA may also initiate a revision. Revisions to FIS projects may take several forms, including Letters of Map Amendment (LOMAs), Letters of Map Revision Based on Fill (LOMR-Fs), Letters of Map Revision (LOMRs) (referred to collectively as Letters of Map Change (LOMCs)), Physical Map Revisions (PMRs), and FEMA-contracted restudies. These types of revisions are further described below. Some of these types of revisions do not result in the republishing of the FIS Report. To assure that any user is aware of all revisions, it is advisable to contact the community repository of flood-hazard data (shown in Table 31, "Map Repositories").

### 6.5.1 Letters of Map Amendment

A LOMA is an official revision by letter to an effective NFIP map. A LOMA results from an administrative process that involves the review of scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated SFHA. A LOMA amends the currently effective FEMA map and establishes that a specific property is not located in a SFHA. A LOMA cannot be issued for properties located on the PFD (primary frontal dune).

To obtain an application for a LOMA, visit http://www.fema.gov and download the form "MT-1 Application Forms and Instructions for Conditional and Final Letters of Map Amendment and Letters of Map Revision Based on Fill". Visit the "Flood Map-Related Fees" section to determine

the cost, if any, of applying for a LOMA.

FEMA offers a tutorial on how to apply for a LOMA. The LOMA Tutorial Series can be accessed at http://www.fema.gov/plan/prevent/fhm/ot_lmreq.html.

For more information about how to apply for a LOMA, call the FEMA Map Information eXchange; toll free, at 1-877-FEMA MAP (1-877-336-2627).

### 6.5.2 Letters of Map Revision Based on Fill

A LOMR-F is an official revision by letter to an effective NFIP map. A LOMR-F states FEMA's determination concerning whether a structure or parcel has been elevated on fill above the base flood elevation and is, therefore, excluded from the SFHA.

Information about obtaining an application for a LOMR-F can be obtained in the same manner as that for a LOMA, by visiting http://www.fema.gov for the "MT-1 Application Forms and Instructions for Conditional and Final Letters of Map Amendment and Letters of Map Revision Based on Fill" or by calling the FEMA Map Information eXchange, toll free, at 1-877-FEMA MAP (1-877-336-2627). Fees for applying for a LOMR-F, if any, are listed in the "Flood Map-Related Fees" section.

A tutorial for LOMR-F is available at http://www.fema.gov/plan/prevent/fhm/ot_lmreq.html.

### 6.5.3 Letters of Map Revision

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations and planimetric features. All requests for LOMRs should be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. If the request for a LOMR is not submitted through the chief executive officer of the community, evidence must be submitted that the community has been notified of the request.

To obtain an application for a LOMR, visit http://www.fema.gov and download the form "MT-2 Application Forms and Instructions for Conditional Letters of Map Revision and Letters of Map Revision". Visit the "Flood Map-Related Fees" section to determine the cost of applying for a LOMR. For more information about how to apply for a LOMR, call the FEMA Map Information eXchange; toll free, at 1-877-FEMA MAP (1-877-336-2627) to speak to a Map Specialist.

Previously issued mappable LOMCs (including LOMRs) that have been incorporated into the Madison County FIRM are listed in Table 27.

**Table 27: Incorporated Letters of Map Change**
[Not Applicable to this FIS Project]

### 6.5.4 Physical Map Revisions

PMRs are an official republication of a community's NFIP map to effect changes to base flood elevations, floodplain boundary delineations, regulatory floodways and planimetric features. These changes typically occur as a result of structural works or improvements, annexations resulting in additional flood hazard areas or correction to base flood elevations or SFHAs.

The community's chief executive officer must submit scientific and technical data to FEMA to support the request for a PMR. The data will be analyzed and the map will be revised if warranted. The community is provided with copies of the revised information and is afforded a

review period. When the base flood elevations are changed, a 90-day appeal period is provided. A 6-month adoption period for formal approval of the revised map(s) is also provided.

For more information about the PMR process, please visit http://www.fema.gov and visit the "Flood Map Revision Processes" section.

### 6.5.5 Contracted Restudies

The NFIP provides for a periodic review and restudy of flood hazards within a given community. FEMA accomplishes this through a national watershed-based mapping needs assessment strategy, known as the Coordinated Needs Management Strategy (CNMS). The CNMS is used by FEMA to assign priorities and allocate funding for new flood hazard analyses used to update the FIS Report and FIRM. The goal of CNMS is to define the validity of the engineering study data within a mapped inventory. The CNMS is used to track the assessment process, document engineering gaps and their resolution, and aid in prioritization for using flood risk as a key factor for areas identified for flood map updates. Visit www.fema.gov to learn more about the CNMS or contact the FEMA Regional Office listed in Section 8 of this FIS Report.

### 6.5.6 Community Map History

The current FIRM presents flooding information for the entire geographic area of Madison County. Previously, separate FIRMs, Flood Hazard Boundary Maps (FHBMs) and/or Flood Boundary and Floodway Maps (FBFMs) may have been prepared for the incorporated communities and the unincorporated areas in the county that had identified SFHAs. Current and historical data relating to the maps prepared for the project area are presented in Table 28, "Community Map History." A description of each of the column headings and the source of the date is also listed below.

- *Community Name* includes communities falling within the geographic area shown on the FIRM, including those that fall on the boundary line, nonparticipating communities, and communities with maps that have been rescinded. Communities with No Special Flood Hazards are indicated by a footnote. If all maps (FHBM, FBFM, and FIRM) were rescinded for a community, it is not listed in this table unless SFHAs have been identified in this community.

- *Initial Identification Date (First NFIP Map Published)* is the date of the first NFIP map that identified flood hazards in the community. If the FHBM has been converted to a FIRM, the initial FHBM date is shown. If the community has never been mapped, the upcoming effective date or "pending" (for Preliminary FIS Reports) is shown. If the community is listed in Table 28 but not identified on the map, the community is treated as if it were unmapped.

- *Initial FHBM Effective Date* is the effective date of the first Flood Hazard Boundary Map (FHBM). This date may be the same date as the Initial NFIP Map Date.

- *FHBM Revision Date(s)* is the date(s) that the FHBM was revised, if applicable.

- *Initial FIRM Effective Date* is the date of the first effective FIRM for the community.

- *FIRM Revision Date(s)* is the date(s) the FIRM was revised, if applicable. This is the revised date that is shown on the FIRM panel, if applicable. As countywide studies are completed or revised, each community listed should have its FIRM dates updated

accordingly to reflect the date of the countywide study. Once the FIRMs exist in countywide format, as Physical Map Revisions (PMR) of FIRM panels within the county are completed, the FIRM Revision Dates in the table for each community affected by the PMR are updated with the date of the PMR, even if the PMR did not revise all the panels within that community.

The initial effective date for the Madison County FIRMs in countywide format was October 6, 2010.

**Table 28: Community Map History**

| Community Name | Initial Identification Date (First NFIP Map Published) | Initial FHBM Effective Date | FHBM Revision Date(s) | Initial FIRM Effective Date | FIRM Revision Date(s) |
|---|---|---|---|---|---|
| City of Earlham | 8/6/1976 | 8/6/1976 | | 9/30/1988 | 10/6/2010 |
| City of East Peru | 7/2/1976 | 7/2/1976 | | 2/1/1987 | 10/6/2010 |
| City of Macksburg[1] | 10/6/2010 | | | 10/6/2010 | |
| Madison County (Unincorporated Areas) | 1/17/1978 | 1/17/1978 | | 9/1/1996 | 10/6/2010 |
| City of Patterson | 10/1/1976 | 10/1/1976 | | 1/1/1987 | 10/6/2010 |
| City of St. Charles | 10/6/2010 | | | 10/6/2010 | |
| City of Truro | 10/6/2010 | | | 10/6/2010 | |
| City of Winterset | 5/3/1993 | 5/3/1993 | | 5/3/1993 | 10/6/2010 |

[1] No Special Flood Hazard Areas Identified

## SECTION 7.0 – CONTRACTED STUDIES AND COMMUNITY COORDINATION

### 7.1 Contracted Studies

Table 29 provides a summary of the contracted studies, by flooding source that are included in this FIS Report.

**Table 29: Summary of Contracted Studies Included in this FIS Report**

| Flooding Source | FIS Report Dated | Contractor | Number | Work Completed Date | Affected Communities |
|---|---|---|---|---|---|
| All approximate flooding sources | | Iowa Flood Center and IIHR-Hydroscience and Engineering | ESD7385SR ALST100332 | 2/4/2014 | Madison County<br>City of Earlham<br>City of East Peru<br>City of Patterson<br>City of St. Charles<br>City of Truro<br>City of Winterset |

Financial support to prepare this publication was provided by the Federal Emergency Management Agency through a cooperative agreement with the Iowa Department of Natural Resources. The information contained in this publication has not been reviewed by FEMA for technical accuracy, and does not necessarily reflect the view of the Federal Emergency Management Agency. The information may be revised due to appeals or comments submitted to FEMA.

### 7.2 Community Meetings

The dates of the community meetings held for this FIS project and any previous FIS projects are shown in Table 30. These meetings may have previously been referred to by a variety of names (Community Coordination Officer (CCO), Scoping, Discovery, etc.), but all meetings represent opportunities for FEMA, community officials, study contractors, and other invited guests to discuss the planning for and results of the project.

**Table 30: Community Meetings**

| Community | FIS Report Dated | Date of Meeting | Meeting Type | Attended By |
|---|---|---|---|---|
| Madison County and Incorporated Areas | (*DATE*) | 3/28/2011 | Discovery | All communities and Iowa DNR |
| Madison County and Incorporated Areas | (*DATE*) | 3/29/2011 | Discovery | All communities and Iowa DNR |
| Madison County and Incorporated Areas | (*DATE*) | 3/30/2011 | Discovery | All communities and Iowa DNR |
| Madison County and Incorporated Areas | (*DATE*) | 3/31/2011 | Discovery | All communities and Iowa DNR |
| Madison County and Incorporated Areas | (*DATE*) | 4/1/2011 | Discovery | All communities and Iowa DNR |
| Madison County and Incorporated Areas | (*DATE*) | 4/5/2011 | Discovery | All communities and Iowa DNR |
| Madison County and Incorporated Areas | (*DATE*) | 1/21/2014 | Flood Risk Review | Madison County, City of Winterset, Iowa DNR and Iowa Flood Center |
| Madison County and Incorporated Areas | (*DATE*) | | Final CCO | |

## SECTION 8.0 – ADDITIONAL INFORMATION

Information concerning the pertinent data used in the preparation of this FIS Report can be obtained by submitting an order with any required payment to the FEMA Engineering Library. For more information on this process, see http://www.fema.gov.

Table 31 is a list of the locations where FIRMs for Madison County can be viewed. Please note that the maps at these locations are for reference only and are not for distribution. Also, please note that only the maps for the community listed in the table are available at that particular repository. A user may need to visit another repository to view maps from an adjacent community.

**Table 31: Map Repositories**

| Community | Address | City | State | Zip Code |
|---|---|---|---|---|
| City of Earlham | 140 South Chestnut Avenue | Earlham | IA | 50072 |
| City of East Peru | 112 North John Wayne Drive | Winterset | IA | 50273 |
| City of Macksburg | 106 West North Street | Macksburg | IA | 50155 |
| City of Patterson | 112 North John Wayne Drive | Winterset | IA | 50273 |
| City of St. Charles | 113 South Lumber Street | St. Charles | IA | 50240 |
| City of Truro | 120 East Center Street | Truro | IA | 50257 |
| City of Winterset | 124 West Court Avenue | Winterset | IA | 50273 |
| Madison County Unincorporated Areas | 112 North John Wayne Drive | Winterset | IA | 50273 |

The National Flood Hazard Layer (NFHL) dataset is a compilation of effective FIRM databases and LOMCs. Together they create a GIS data layer for a State or Territory. The NFHL is updated as studies become effective and extracts are made available to the public monthly. NFHL data can be viewed or ordered from the website shown in Table 32.

Table 32 contains useful contact information regarding the FIS Report, the FIRM, and other relevant flood hazard and GIS data. In addition, information about the state NFIP Coordinator and GIS Coordinator is shown in this table. At the request of FEMA, each Governor has designated an agency of State or territorial government to coordinate that State's or territory's NFIP activities. These agencies often assist communities in developing and adopting necessary floodplain management measures. State GIS Coordinators are knowledgeable about the availability and location of state and local GIS data in their state.

**Table 32: Additional Information**

| FEMA and the NFIP | |
|---|---|
| FEMA and FEMA Engineering Library website | http://www.fema.gov |
| NFIP website | http://www.fema.gov/national-flood-insurance-program |
| NFHL Dataset | http://msc.fema.gov |
| FEMA Region VII | Federal Regional Center, 9221 Ward Parkway, Suite 300, Kansas City, Missouri 64114-3323<br>(816) 283-7002 |
| **Other Federal Agencies** | |
| USGS website | http://www.usgs.gov |
| Hydraulic Engineering Center website | http://www.hec.usace.army.mil |
| **State Agencies and Organizations** | |
| State NFIP Coordinator | Bill Cappuccio<br>Iowa Department of Natural Resources<br>Wallace State Office Building<br>Des Moines, IA 50319<br>515-281-8942<br>bill.cappuccio@dnr.iowa.gov |
| State GIS Coordinator | Chris Ensminger<br>Iowa Department of Natural Resources<br>502 E 9th Street<br>Des Moines, IA 50319<br>Phone: 515-281-4216<br>chris.ensminger@dnr.iowa.gov |
| State Floodplain Mapping Coordinator | Scott Ralston<br>Iowa Department of Natural Resources<br>502 E 9th Street<br>Des Moines, IA 50319<br>Phone: 515-725-8321<br>scott.Ralston@dnr.iowa.gov |

## SECTION 9.0 – BIBLIOGRAPHY AND REFERENCES

Table 33 includes sources used in the preparation of and cited in this FIS Report as well as additional studies that have been conducted in the study area.

**Table 33: Bibliography and References**

| Citation in this FIS | Publisher/ Issuer | *Publication Title,* "Article," Volume, Number, etc. | Author/Editor | Place of Publication | Publication Date/ Date of Issuance | Link |
|---|---|---|---|---|---|---|
| Base Map | Iowa Department of Natural Resources | | Iowa Department of Natural Resources | Iowa City, Iowa | 2009 | |
| Hydrology | Iowa Department of Natural Resources | *IDOT, 2010 - IDOT, LRFD Design Manual* | Iowa Department of Natural Resources | Iowa City, Iowa | 2014 | http://www.iowadot.gov/bridge/manuallrfd.html |
| Hydraulics | Iowa Department of Natural Resources | *IDOT, 2010 - IDOT, LRFD Design Manual* | Iowa Department of Natural Resources | Iowa City, Iowa | 2014 | http://www.iowadot.gov/bridge/manuallrfd.html |

**Profiles**

[Not Applicable to this FIS Project]